

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : **Chapter 13**
: **MAURICE GINDRAW and** :
: **GENEVA GINDRAW,** :
: **Debtors** : **Bky. No. 18-14344 ELF**

ORDER

AND NOW, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. #32) filed by **Wilmington Savings Fund Society, FSB**, (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtors are **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the Lender has filed a proof of claim on account of pre-petition arrears and (b) the Trustee determines that the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, the Trustee may treat the Lender’s proof of claim as **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.

Date: January 16, 2019



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE